

UNITED STATES BANKRUPTCY COURT
District of Utah

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter 13 on 5/17/11 and was converted to a case under chapter 7 on 4/19/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. Creditors — Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kasia M Kunder
4980 West 10400 North
Elwood, UT 84337

Case Number:
11-27249 RKM

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-4611

Attorney for Debtor(s) (name and address):

E. Kent Winward
4850 Harrison Blvd. Suite 1
Ogden, UT 84403
Telephone number: (801) 392-8200

Bankruptcy Trustee (name and address):

Steven R. Bailey tr
2454 Washington Blvd.
Ogden, UT 84401
Telephone number: (801) 621-4430

Meeting of Creditors

Date: **May 22, 2013**

Time: **01:00 PM**

Location: **Federal Building, 324 25th Street, Room 6026, Ogden, UT 84401**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 7/22/13

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

350 South Main #301
Salt Lake City, UT 84101
Telephone number: (801) 524-6687

For the Court:

Clerk of the Bankruptcy Court:
David A. Sime

Hours Open: 8:00 AM – 4:30 PM; Telephone 8:00 AM – 4:30 PM

Date: 4/22/13

Online Information

Case information is available at no charge on our Voice Case Information System (VCIS). Call 1-866-222-8029 #85 with your touch-tone telephone. Case information is also available on the Internet using our PACER service for a \$.10/page fee. An account is required. Visit our homepage at www.uth.uscourts.gov for details.

EXPLANATIONS

FORM RAB9A (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice/Note	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Important notice to individual debtor(s): All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Do not include this notice with any filing you make with the court.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Dismissal	This case may be dismissed unless a written objection to dismissal is filed by the debtor, a creditor or party in interest within 21 days after a creditors' meeting, if the debtor(s) or debtor's counsel fail to attend the creditors' meeting or fail to timely file required documents [Local Rules 1007–1, 2003–1(a)]. A hearing on the objection to dismissal must be set at the time the objection is filed and notice of the hearing must be sent to the trustee, all creditors and parties of interest, or the case shall be dismissed.
Appointment of Interim Trustee	The person designated as Bankruptcy Trustee on the front side of this form has been selected as Interim Trustee of the estate of the captioned debtor(s) and the trustee's previously-filed blanket bond is approved. Unless another trustee is elected at the meeting of creditors, the trustee shall serve without further appointment or qualification. The trustee is deemed to have accepted the appointment, unless the trustee notifies the Court and the U.S. Trustee in writing of any rejection within seven days after receipt of notice of selection.
— Refer to Other Side for Important Deadlines and Notices —	

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of Utah

In re:
 Kasia M Kunder
 Debtor

Case No. 11-27249-RKM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 1088-2

User: ma
 Form ID: rab9a

Page 1 of 3
 Total Noticed: 37

Date Rcvd: Apr 22, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 24, 2013.

db +Kasia M Kunder, 4980 West 10400 North, Elwood, UT 84337-8718
 aty +E. Kent Winward, 4850 Harrison Blvd. Suite 1, Ogden, UT 84403-4389
 aty +Patti H. Bass, 3936 E. Ft. Lowell Road, Suite 200, Tucson, AZ 85712-1083
 tr +Steven R. Bailey tr, 2454 Washington Blvd., Ogden, UT 84401-2312
 cr +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200,
 Tucson, AZ 85712-1083
 7684221 +America First Credit U, Po Box 9199, Ogden, UT 84409-0199
 8420214 +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200,
 Tucson, AZ 85712-1083
 7747972 +Capital One, N.A., c/o Creditors Bankruptcy Service, P O Box 740933, Dallas, TX 75374-0933
 7684228 +Groll Family Fitness, 11 West Main, Tremonton, UT 84337-1627
 8807510 +Logan Urology Clinic, Dr. Ryan H. Larsen, 550 East 1400 North Ste J, Logan, UT 84341-2441

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

7684220 +EDI: RMSC.COM Apr 23 2013 02:33:00 Am-eagle/mccbg/GEMB, Attention: Bankruptcy,
 Po Box 103104, Roswell, GA 30076-9104
 7684222 +EDI: CHASE.COM Apr 23 2013 02:38:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 7769534 EDI: CHASE.COM Apr 23 2013 02:38:00 Chase Bank USA, N.A., PO Box 15145,
 Wilmington, DE 19850-5145
 7684223 +EDI: CITICORP.COM Apr 23 2013 02:28:00 Citibank Usa,
 Citicorp Credit Services/Attn: Centraliz, Po Box 20507, Kansas City, MO 64195-0507
 7684224 EDI: RCSDLL.COM Apr 23 2013 02:28:00 Dell Financial Services, Attn: Bankruptcy Dept.,
 Po Box 81577, Austin, TX 78708
 7728926 EDI: RESURGENT.COM Apr 23 2013 02:38:00 Dell Financial Services L.L.C.,
 c/o Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
 7725920 +EDI: TSYS2.COM Apr 23 2013 02:28:00 Department Stores National Bank/Macy's,
 Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
 7684225 +EDI: TSYS2.COM Apr 23 2013 02:28:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 7705888 EDI: RECOVERYCORP.COM Apr 23 2013 02:28:00 GE Money Bank,
 Care of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 7684226 +EDI: RMSC.COM Apr 23 2013 02:33:00 GEMB / Old Navy, Attention: GEMB, Po Box 103104,
 Roswell, GA 30076-9104
 7684227 +EDI: RMSC.COM Apr 23 2013 02:33:00 GEMB/ Dillards, Attn: Bankruptcy, Po Box 103104,
 Roswell, GA 30076-9104
 7909395 +EDI: BASSASSOC.COM Apr 23 2013 02:33:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C.,
 3936 E. Ft. Lowell Rd, Suite 200, Tucson, AZ 85712-1083
 7684229 +EDI: HFC.COM Apr 23 2013 02:33:00 Hsbc Best Buy, Attn: Bankruptcy, Po Box 5263,
 Carol Stream, IL 60197-5263
 7684230 EDI: IRS.COM Apr 23 2013 02:33:00 IRS, PO BOX 21126, Philadelphia, PA 19114
 7684231 +EDI: CBSKOHLS.COM Apr 23 2013 02:28:00 Kohls/capone, Po Box 3115,
 Milwaukee, WI 53201-3115
 7684232 +EDI: RMSC.COM Apr 23 2013 02:33:00 Lowes / MBGA /, Attention: Bankruptcy Department,
 Po Box 103104, Roswell, GA 30076-9104
 7684233 +E-mail/Text: bnc@nordstrom.com Apr 23 2013 02:59:36 Nordstrom FSB,
 Attention: Bankruptcy Department, Po Box 6566, Englewood, CO 80155-6566
 7693558 +E-mail/Text: bnc@nordstrom.com Apr 23 2013 02:59:36 Nordstrom fsb, P.O. Box 6566,
 Englewood, CO 80155-6566
 8213375 +EDI: OPHSUBSID.COM Apr 23 2013 02:33:00 Oak Harbor Capital III, LLC,
 c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
 7808573 EDI: PRA.COM Apr 23 2013 02:33:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 7719142 +E-mail/Text: bncmail@w-legal.com Apr 23 2013 06:01:52 TARGET NATIONAL BANK,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 7684234 +EDI: WTRRN BANK.COM Apr 23 2013 02:28:00 Tnb-visa, Attention: Bankruptcy, Po Box 59231,
 Minneapolis, MN 55459-0231
 7684235 EDI: UTAHTAXCOMM.COM Apr 23 2013 02:28:00 Utah State Tax Commission, Attn: Bankruptcy Unit,
 210 North 1950 West, Salt Lake City, UT 84134-3340
 7684236 +EDI: WFNNB.COM Apr 23 2013 02:28:00 Victoria's Secret, Po Box 182124,
 Columbus, OH 43218-2124
 7684237 +EDI: WFNNB.COM Apr 23 2013 02:28:00 Wfnnb/express, Po Box 182124, Columbus, OH 43218-2124
 7684238 +EDI: WFNNB.COM Apr 23 2013 02:28:00 Wfnnb/the Buckle, Po Box 182273,
 Columbus, OH 43218-2273
 7780694 EDI: Q3G.COM Apr 23 2013 02:28:00 World Financial Network National Bank, Quantum3 Group LLC,
 PO Box 788, Kirkland, WA 98083-0788

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

District/off: 1088-2

User: ma
Form ID: rab9a

Page 2 of 3
Total Noticed: 37

Date Rcvd: Apr 22, 2013

7860396* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk VA 23541)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

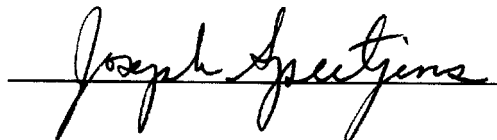
Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 24, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 1088-2

User: ma
Form ID: rab9a

Page 3 of 3
Total Noticed: 37

Date Rcvd: Apr 22, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 22, 2013 at the address(es) listed below:

E. Kent Winward on behalf of Debtor Kasia M Kunder thebankruptcyfirm@yahoo.com,
winlawecf@gmail.com;bcsummarymails@gmail.com
Kevin R. Anderson tr kanderson@ch13kra.com, lneebling@ch13kra.com
Patti H. Bass on behalf of Creditor Capital One, N.A. ecf@bass-associates.com
Steven R. Bailey tr trusteebailey@baileylaw.org, UT06@ecfcbis.com
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 5